

State Representative Mae Dickinson

Helping Hoosier Families

113th Indiana General Assembly, Spring 2004

Session Report



Predatory
Lending



Protecting
Children



Job
Creation





113th General Assembly Ends

Dear Friends,

The 2004 short session of the Indiana General Assembly has ended. I have detailed several important pieces of legislation in this newsletter, including predatory lending, children's safety issues and increased access to affordable prescription drugs.

I hope you find this information useful, and I will keep you updated over the next few months on other legislation that should have a positive impact on you and your family. Please contact me if you have any questions or concerns about state government.

Sincerely,

Mae Dickinson



Protection from Predatory Lending

House Bill 1229, called the Indiana Homeowner Protection Act, places tougher restrictions on the practice called "predatory lending." This bill will protect Hoosier homeowners from dishonest lenders who target homeowners with overpriced loans that strip away equity.

It limits certain predatory practices, and would create a Homeowner Protection Unit within the Attorney General's office and provide penalties for lenders who violate the law.

The Coalition for Responsible Lending estimates that U.S. borrowers lose \$9.1 billion annually to predatory lending, and that predatory lending practices

cost Indiana residents \$150 million a year. Due to inadequate protection against such lending abuses, more Hoosiers are being victimized every year.

House Bill 1229 identifies certain practices that are so inherently abusive that they are prohibited for all loans. In addition, the legislation limits certain additional practices when they are used in a "high-cost" home loan. This is because "high-cost" home loans with high fees or interest rates have greater potential to be harmful to customers.

If you have any questions regarding home loans, please call the Indiana Mortgage and Foreclosure Helpline at 1-866-722-WAIT.



Additional Bills Passed

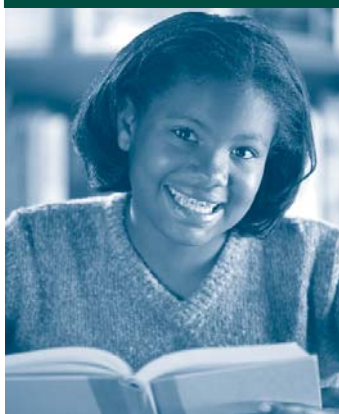
There were several other significant pieces of legislation passed by the General Assembly. House Bill 1029 will allow a custodial parent to bring a court action to **recover delinquent child support payments** by intercepting the state income tax return of the parent responsible for the obligation.

House Bill 1449 will help **restore the constitutionality of Indiana's curfew law** by including provisions that protect minors who are exercising First Amendment rights.

△ House Bill 1178 will allow courts to create a program **permitting volunteers to become advocates for seniors**. Probate courts will be allowed to appoint trained and supervised volunteers to serve as guardians for a limited time to incapacitated or protected elderly who are at-risk inpatients in health care facilities in Indiana.

House Bill 1171 creates a statewide **Stroke Prevention Task Force** to develop several prevention initiatives. The task force will develop and implement a statewide public education program and provide specific prevention strategies for healthcare professionals, and guidelines on helping and handling stroke patients.

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Protecting Children

Legislators Address Safety Issues

During the 2004 session, several bills were passed to help the safety of children. Legislators passed bills to protect children from abuse and neglect, and keep them safe in automobiles.

•**House Bill 1194** will provide tools to protect children from abuse or neglect. Criminal history checks will be required for each person who resides in a home in which a child is to be placed before the child is placed there. Child Protective Services (CPS) reports may now conclude if abuse or neglect is "indicated," as well as "substantiated" or "unsubstantiated." There will be an additional public disclosure in cases where a child dies as a result of abuse or neglect. A statewide group will be created under the bill to investigate the sudden and/or unexpected deaths of children.

•**House Bill 1245** will levy tougher penalties against people who neglect a child who ends up dying as a result of the crime. The bill will increase the penalty for neglect of a dependent to a

Class A Felony if the neglect results in the death of a child. Penalties will be increased for contributing to the delinquency of a minor if a person 21 years or older provides alcohol or a controlled substance to a minor, and the consumption of that alcohol or drug is determined to cause a death of any person.

•**Senate Bill 194** will provide added protections for all children in a home where abuses have taken place.

•**House Bill 1098** will require anyone who operates a motor vehicle with a passenger who is less than 8 years of age to place the child in a restraint system. Passengers between 8 and 16 years old will be required to wear a seat belt. Studies have indicated that child restraint systems can help prevent injuries caused when children do not properly fit in a safety belt.

In addition, the bill will create a Child Restraints System Account that will make grants to private and public organizations to purchase and distribute child restraint systems such as booster seats at minimal or no charge.



Medication Savings

Hoosiers Gain Access to Affordable Prescription Drugs

Legislators also worked hard to protect Hoosiers from the rising costs of prescription drugs. Under a plan approved this session, more than **400,000 Hoosiers would gain access to affordable prescription drugs**, with many more qualifying in years to come.

House Bill 1265 enables the state to set up an aggregate prescription drug purchasing program to negotiate the prices of prescription drugs from phar-

maceutical companies. **Indiana will also be able to enter into joint purchasing agreements with other states, gaining added bargaining power.**

People who sign up for the program will get a prescription drug card to receive the savings when they fill their prescriptions at their local drugstores. This program will simplify the lives of many and improve the conditions for people on fixed and limited incomes.

Helping Hoosier Families



Representative Mae Dickinson discusses legislation with Representative John Frenz.

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Creating Hoosier Jobs

Protecting and creating Hoosier jobs and businesses were among the issues of most concern in the 2004 General Assembly. Three bills and a resolution were passed that will aid in the retention and creation of jobs as well as encourage business development and corporate responsibility.

House Resolution 47 calls on the president and Congress to address a growing trade imbalance that has resulted in the loss of more than 2 million manufacturing jobs in the U.S. since 2001. It asks that **trade agreements require that corporations pay fair and competitive wages**, respect the rights of workers to unionize, and adopt workplace safety and

House Bill 1080
will focus on
Indiana
companies first
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anti-pollution standards equal to those in our country. The resolution also encourages the federal government to **provide economic incentives to sectors that have seen record job losses** due to NAFTA, and address the adverse effects on trade caused by countries that artificially lower the value of their currency relative to the dollar.

House Bill 1080 will help **stimulate Indiana's economy** by providing a price preference to Indiana businesses for public works and procurement contracts. This piece of legislation will focus on Indiana companies first as suppliers for goods and services the state is interested in purchasing.

House Bill 1434 **will benefit low-income businesses by fostering economic development opportunities** by providing grants for training and technical assistance. The microenterprise partnership program created under the bill will provide assistance to businesses with fewer than five employees.

House Bill 1365 will make the state's research and development tax credit permanent, extend the life of the Hoosier Business Investment Tax Credit and create a new fund to encourage investment in new technology. It also calls for a study of **eliminating corporate tax loopholes in current Indiana law** that cause tax increases on Hoosier homeowners and businesses.

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